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If your PSLF application was denied because some or all of your payments were not made on a qualifying repayment plan for PSLF, you may be able to receive loan forgiveness under a temporary opportunity.

Learn more to see how to request consideration.

The *Consolidated Appropriations Act, 2018* provided limited, additional conditions under which you may become eligible for loan **forgiveness** if some or all of the payments you made on your **William D. Ford Federal Direct Loan (Direct Loan) Program** loans were under a nonqualifying repayment plan for Public Service Loan Forgiveness (PSLF). The U.S. Department of Education (ED) is referring to this reconsideration as the Temporary Expanded Public Service Loan Forgiveness (TEPSLF) opportunity.

If you believe you qualify for the TEPSLF opportunity, it's important to read the information on this page and send ED your TEPSLF request email as soon as possible. This opportunity is temporary, has limited funding, and must be provided on a first come, first served basis. Once all of the funds are used, the TEPSLF opportunity will end.

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How do I qualify for TEPSLF?

To qualify for loan forgiveness under the TEPSLF opportunity, you must have

- submitted the *Public Service Loan Forgiveness (PSLF): Application for Forgiveness* (PSLF application) and had that application denied only because some or all of your payments were not made under a qualifying repayment plan for PSLF;
- had at least 10 years of full-time employment certified by a qualifying employer and approved by FedLoan Servicing, ED's federal **loan servicer** for the PSLF Program; and
- made 120 qualifying payments under the new requirements for TEPSLF while working full-time for your qualifying employer or employers.

TEPSLF is available only to Direct Loan borrowers. Borrowers with loans made under the **Federal Family Education Loan (FFEL) Program** are not eligible for the opportunity.

Your eligibility for PSLF will be reconsidered only if you [send an email request](#) for reconsideration. Please be aware that the TEPSLF opportunity is temporary, has limited funding, and must be evaluated on a first come, first served basis.

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Which form is the PSLF application?

The PSLF application has the title “*PUBLIC SERVICE LOAN FORGIVENESS (PSLF): APPLICATION FOR FORGIVENESS*” at the top of the form. You would have filled out the PSLF application to request loan forgiveness.

There's a different PSLF form that collects employment certification information throughout your 10 years of repayment and public service. That form has the title “*PUBLIC SERVICE LOAN FORGIVENESS (PSLF): EMPLOYMENT CERTIFICATION FORM*” at the top. It is not the PSLF application for forgiveness.

To be considered for TEPSLF you must have submitted the PSLF application—not the PSLF employment certification form—and had that PSLF application denied only because some or all of your payments were not made under a qualifying repayment plan for PSLF.

Visit [StudentAid.gov/publicservice](https://studentaid.gov/publicservice) for information about PSLF eligibility requirements and how to apply.

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If my PSLF application was denied, why would I be eligible under TEPSLF?

ED will reconsider your eligibility for PSLF using an expanded list of qualifying repayment plans. Some payments that don't count toward loan forgiveness under PSLF may count toward forgiveness under TEPSLF.

The additional qualifying repayment plans include the Graduated Repayment Plan, Extended Repayment Plan, Consolidation Standard Repayment Plan, and Consolidation Graduated Repayment Plan. These plans don't usually qualify for PSLF.

You will be eligible for the TEPSLF opportunity only if, among other requirements, the amount you paid 12 months prior to applying for TEPSLF and the last payment you made before applying for TEPSLF are at least as much as you would have paid under an income-driven repayment plan. FedLoan Servicing will assess this and contact you if they need documentation of your income to determine whether you are eligible.

Learn more about [income-driven repayment plans](#).

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How do I request TEPSLF consideration?

Follow these steps to request TEPSLF consideration:

- Prepare an email to FedLoan Servicing requesting that ED reconsider your eligibility for PSLF.
- Include the same name under which you submitted your PSLF application and your date of birth in the email.
- Send the email to TEPSLF@myfedloan.org.

Here's a model you can follow:

To: TEPSLF@myfedloan.org
Subject: TEPSLF request

I request that ED reconsider my eligibility for public service loan forgiveness.

- Name: [Enter the same name under which you submitted your PSLF application]
- Date of Birth: [Enter your date of birth in MM/DD/YYYY format]

Thank you.

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What will happen after I send my TEPSLF request email?

FedLoan Servicing will confirm that you previously submitted the PSLF application and had that application denied. You will then receive an email from TEPSLF@myfedloan.org letting you know whether you can be considered for the TEPSLF opportunity.

This initial response you receive from FedLoan Servicing will tell you the results of the application check and what will happen next.

You'll receive one of the following messages in that response:

- **You are being considered for TEPSLF** because you applied for PSLF and had your application denied. FedLoan Servicing will contact you again once the review is complete or if they need additional information.
- **You have a PSLF application under review** and if you are not determined to be eligible for loan forgiveness under the PSLF Program, your eligibility for the TEPSLF opportunity will be evaluated automatically because you have already sent your email request for reconsideration. FedLoan Servicing will contact you again once the review is complete or if they need additional information.
- **You are not eligible for TEPSLF at this time** because you have not applied for PSLF and had your application denied.

To be eligible for PSLF, you must have made 120 qualifying payments on Direct Loans while being employed full-time by a qualifying employer. If you receive this message and believe you are eligible, you should fill out the PSLF application. Visit [StudentAid.gov/publicservice](https://studentaid.gov/publicservice) for information about PSLF eligibility requirements and how to apply.

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Whom do I contact with questions about TEPSLF?

If you have questions or cannot email FedLoan Servicing, contact FedLoan Servicing at 1-855-265-4038 from 8 a.m.–9 p.m. Eastern time, Monday through Friday.

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Disclosures

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Glossary

Forgiveness

Forgiveness, cancellation, and discharge all refer to the cancellation of a borrower's obligation to repay all or a portion of the remaining principal and interest owed on a student loan, but are g...

William D. Ford Federal Direct Loan (Direct Loan) Program

The federal student loan program under which eligible students and parents borrow directly from the U.S. Department of Education at participating schools. Direct Subsidized Loans, Direct Unsubsidiz...

Direct Loan

A federal student loan, made through the William D. Ford Federal Direct Loan Program, that eligible students and parents borrow directly from the U.S. Department of Education at participating schoo...

Loan Servicer

A company that collects payments, responds to customer service inquiries, and performs other administrative tasks associated with maintaining a federal student loan on behalf of a lender. If y...

Federal Family Education Loan (FFEL) Program

Under this program, private lenders made education loans that were guaranteed by the federal government. These loans included Subsidized Federal Stafford Loans, Unsubsidized Federal Stafford Loans,...

